Certificate Number: 16339-PAE-DE-038040046

Bankruptcy Case Number: 19-10282



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 21, 2023</u>, at <u>6:11</u> o'clock <u>PM EST</u>, <u>Erin Kocotis</u> completed a course on personal financial management given <u>by internet</u> by <u>Second Bankruptcy Course</u>, <u>LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: December 21, 2023 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: <u>Certified Financial Counselor</u>